

A3 *Sub* *Cl 10* 10. (Amended) The method of Claim 9 wherein performing rule-based analyses further comprises:

creating the enhanced transaction information if the score exceeds a predefined threshold such that the enhanced transaction information comprises a tracking number, the score, and a violated rule information.

A4 *Sub* *B3* 27. (Amended) A machine readable medium having stored thereon instructions which when executed by a processor cause the machine to perform operations comprising:

receiving a sale information;

receiving a payment information from a buyer;

performing automated analysis of a transaction information to detect whether the transaction information indicates fraud; and

if the automated analysis detects fraud, communicating an enhanced transaction information to a human for manual fraud analysis.

A5 *Sub* *Cl 32* 32. (Amended) The machine readable medium of Claim 27 wherein performing automated analysis comprises:

performing rule-based analyses.

REMARKS

Claims 1, 8, 10, 27 and 32 have been amended, no claims have been canceled, and no new claims have been added. Claims 1-39 are pending. Reconsideration of the above-identified application is respectfully requested.

A. Introduction

MPEP §706 states that "[t]he goal of examination is to clearly articulate any rejection early in the prosecution process so that the applicant has the opportunity to provide evidence of patentability and otherwise reply completely at the earliest opportunity." "It is important for an examiner to properly communicate the basis for a rejection so that the issues can be identified early and the applicant can be given fair opportunity to reply." (MPEP §706.02(j)) Applicants maintain and reiterate their assertion that the rejections in the pending Final Office Action and the Office Action mailed October 4, 2001 (the "October Office Action") are insufficiently presented. The rejections in the Final Office Action are inadequate because they are not clearly articulated such that the rejections do not provide the Applicants the opportunity ascertain the true scope of the rejection. As such, due to the insufficiency of the rejections, Applicants are unable to formulate a substantive response to the Final Office Action.